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To: MS: PCT-Missing Parts

Re: 10/581,419 Response to Notification

Firm: United States Patent and Trademark Office **Date / Time:** November 14, 2006

Street Address:

Phone:

City, State Zip: Alexandria, VA 22313-1450 **Fax:** (571) 273-8300

cc:

No. of Pages: 14 (including cover)

PRIVACY AND CONFIDENTIALITY NOTICE

The information contained in this communication is confidential and may be legally privileged. It is intended solely for the use of the individual or entity to whom it is addressed and other authorized to receive it. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution or taking of any action in reliance on the contents of this information is strictly prohibited. If you received this communication in error, please immediately notify us by a collect telephone call to the writer at the writer's direct number indicated above, and return the original message and documents to the sender at the above address via the United States postal service.

Message:

I hereby certify that this correspondence is being filed by facsimile
and addressed to MS: PCT Missing Parts, Commissioner of Patents,
P.O. Box 1450, Washington, D.C. 22313 on the date indicated below.

Date: November 14, 2006

Signed: 

Peter K. Trzyne (Reg. No. 32,604)

PATENT

Paper No.

File No. MCEA-P6-06

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors	:	CABALLERO, Crispina O., CONROY, Thomas F., EISENBERG, Steven A., HOLLAND, Brian G., KRAYSLER, Stephen F., MANN, Richard W., UNDERWOOD, Charles M. II
Serial No.	:	10/581,419
Filed	:	June 2, 2006
For	:	COMPUTER-AIDED METHOD FOR MANAGING AN INSURANCE RESERVE REQUIREMENT BY SEGMENTING RISK COMPONENTS IN A REINSURANCE TRANSACTION
Group Art Unit	:	
Examiner	:	

MS: PCT Missing Parts
The Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL LETTER

S I R :

Transmitted herewith for filing in the above-identified patent application is the
following:

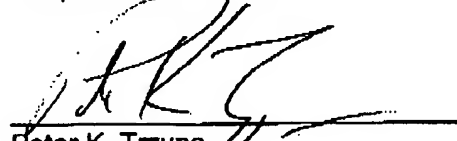
1. Notification of Missing Requirements Under 35 U.S.C. 317 in the United States Designated/Elected Office;
2. Response to Notification of Missing Requirements Under 35 U.S.C. 317 in the United States Designated/Elected Office;
3. Combined Declaration and Power of Attorney;
4. Change of Attorney Reference Number; and

5. Petition for Extension of Time.

APPLICANT CLAIMS SMALL ENTITY STATUS. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,


Peter K. Trzyna
Reg. No. 32,601
Customer No. 28710

Date: November 14, 2006

P.O. Box 7131
Chicago, IL 60680-7131
(312) 240-0824

11/20/2006 LLANDGRA 00000040 500235 10581419

01 FC:2633	100.00 DA
02 FC:2641	50.00 DA
03 FC:2615	1250.00 DA



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

U.S. APPLICATION NUMBER NO.	FIRST NAMED APPLICANT	ATTY. DOCKET NO.
10/581,419	Crispina Caballero	MCEA-P5-04

INTERNATIONAL APPLICATION NO.

PCT/US04/37000

I.A. FILING DATE	PRIORITY DATE
11/04/2004	11/04/2003

Peter K Trzyna
P O Box 7131
Chicago, IL 60680

CONFIRMATION NO. 3775

371 FORMALITIES LETTER



OC000000020236325

Date Mailed: 08/30/2006

NOTIFICATION OF MISSING REQUIREMENTS UNDER 35 U.S.C. 371 IN THE UNITED STATES DESIGNATED/ELECTED OFFICE (DO/EO/US)

The following items have been submitted by the applicant or the IB to the United States Patent and Trademark Office as a Designated / Elected Office (37 CFR 1.495).

- Indication of Small Entity Status
- Copy of the International Application filed on 06/02/2006
- Copy of the International Search Report filed on 06/02/2006
- Copy of IPE Report filed on 06/02/2006
- Copy of Annexes to the IPEP filed on 06/02/2006
- Small Entity Statement filed on 06/02/2006
- U.S. Basic National Fees filed on 06/02/2006
- Priority Documents filed on 06/02/2006
- Specification filed on 06/02/2006
- Claims filed on 06/02/2006
- Abstracts filed on 06/02/2006
- Drawings filed on 06/02/2006

The applicant needs to satisfy supplemental fees problems indicated below.

The following items **MUST** be furnished within the period set forth below in order to complete the requirements for acceptance under 35 U.S.C. 371:

- Additional claim fees of \$1250 as a small entity, including any required multiple dependent claim fee, are required. Applicant must submit the additional claim fees or cancel the additional claims for which fees are due.
- Oath or declaration of the inventors, in compliance with 37 CFR 1.497(a) and (b), identifying the application by the International application number and international filing date.

SUMMARY OF FEES DUE:

Total additional fees required for this application is \$1400 for a Small Entity:

- The application search fee has not been paid. Applicant must submit \$50 to complete the search fee. Note a surcharge will be required if submitted later than commencement of the national stage (37 CFR 1.492(h)) and the basic national fee was not paid before July 1, 2005.
- The application examination fee has not been paid. Applicant must submit \$100 to complete the examination fee for a small entity in compliance with 37 CFR 1.27. Note a surcharge will be required if submitted later than commencement of the national stage (37 CFR 1.492(h)) and the basic national fee was not paid before July 1, 2005.
- Total additional claim fee(s) for this application is \$ 1250
 - \$1250 for 97 total claims over 20.

ALL OF THE ITEMS SET FORTH ABOVE MUST BE SUBMITTED WITHIN TWO (2) MONTHS FROM THE DATE OF THIS NOTICE OR BY 32 MONTHS FROM THE PRIORITY DATE FOR THE APPLICATION, WHICHEVER IS LATER. FAILURE TO PROPERLY RESPOND WILL RESULT IN ABANDONMENT.

The time period set above may be extended by filing a petition and fee for extension of time under the provisions of 37 CFR 1.136(a).

Applicant is reminded that any communications to the United States Patent and Trademark Office must be mailed to the address given in the heading and include the U.S. application no. shown above (37 CFR 1.5)

*A copy of this notice **MUST** be returned with the response.*

VONDA M WALLACE

Telephone: (703) 308-9140 EXT 225

PART 1 - ATTORNEY/APPLICANT COPY

U.S. APPLICATION NUMBER NO.	INTERNATIONAL APPLICATION NO.	ATTY. DOCKET NO.
10/581,419	PCT/US04/37000	MCEA-P5-04

FORM PCT/DO/EO/905 (371 Formalities Notice)

I hereby certify that this correspondence is being filed by facsimile
and addressed to MS: PCT Missing Parts, Commissioner of Patents,
P.O. Box 1450, Washington, D.C. 22313 on the date indicated below.

Date: November 14, 2006

Signed: _____

Peter K. Trzyna (Reg. No. 32,000)

PATENT

Paper No.

File No. MCEA-P6-06

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors : CABALLERO, Crispina O., CONROY, Thomas F.,
EISENBERG, Steven A., HOLLAND, Brian G.,
KRAYSLER, Stephen F., MANN, Richard W.,
UNDERWOOD, Charles M. II

Serial No. : 10/581,419

Filed : June 2, 2006

For : COMPUTER-AIDED METHOD FOR MANAGING AN
INSURANCE RESERVE REQUIREMENT BY
SEGMENTING RISK COMPONENTS IN A REINSURANCE
TRANSACTION

Group Art Unit :

Examiner :

MS: PCT Missing Parts
The Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

**RESPONSE TO NOTIFICATION OF MISSING REQUIREMENTS
UNDER 35 U.S.C. 371 IN THE UNITED STATES DESIGNATED/ELECTED OFFICE**

SIR:

According to the Notification of Missing Requirements Under 35 U.S.C. 317 in
the United States Designated/Elected Office mailed August 30, 2006, the above-identified
application was filed without a Declaration and Power of Attorney. Please enter the enclosed
Declaration and Power of Attorney in the above-identified matter.

The paper mailed August 30, 2006, further states that fees are due. Please
charge any fees associated with the above-identified patent application or credit any overcharges

Ser. No. 10/581,419
Atty. Ref. No. MCEA-P6-06
Art Unit: Unknown

to Deposit Account No. 50-0235.

Applicant claims small entity status. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

Date: November 14, 2006



Peter K. Trzyzna
Reg. No. 32,601
Customer No. 28710

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(312) 240-0824

I hereby certify that this correspondence is being filed by facsimile
and addressed to MS: PCT Missing Parts, Commissioner of Patents,
P.O. Box 1450, Washington, D.C. 22313 on the date indicated below.

PATENT

Date: November 14, 2006

Paper No.

Signed: 

Peter K. Trzyna (Reg. No. 32,800)

File No. MCEA-P6-06

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors	:	CABALLERO, Crispina O., CONROY, Thomas F., EISENBERG, Steven A., HOLLAND, Brian G., KRAYSLER, Stephen F., MANN, Richard W., UNDERWOOD, Charles M. II
Serial No.	:	10/581,419
Filed	:	June 2, 2006
For	:	COMPUTER-AIDED METHOD FOR MANAGING AN INSURANCE RESERVE REQUIREMENT BY SEGMENTING RISK COMPONENTS IN A REINSURANCE TRANSACTION
Group Art Unit	:	
Examiner	:	

MS: PCT Missing Parts
The Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

CHANGE OF ATTORNEY REFERNECE NUMBER

S I R :

Please change the attorney reference number for the above identified-identified
application to from MCEA-P5-04 to MCEA-P6-06.

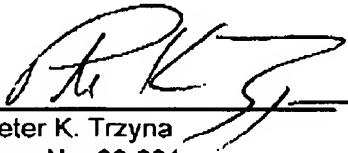
Applicant claims small entity status. The Commissioner is hereby
authorized to charge any fees associated with the above-identified patent application or credit any
overcharges to Deposit Account No. 50-0235.

Ser. No. 10/581,419
Atty. Ref. No. MCEA-P6-06
Art Unit: Unknown

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

Date: November 14, 2006


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